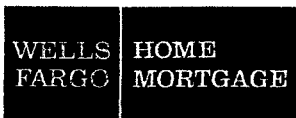


EXHIBIT

“1”



Wells Fargo Home Mortgage
P.O. Box 10368
Des Moines, IA 50306-0368

November 22, 2011

Renee L McCray
109 N Edgewood St
Baltimore, MD 21229-3021

*Rec'd
Fri, Dec. 2, 2011*

Dear Renee L McCray:

RE: Loan Number 708-0199507104

Wells Fargo Home Mortgage (WFHM) received an inquiry regarding the above referenced mortgage loan. Therefore, I will be addressing your concerns.

As per your request, enclosed is a copy of the executed Note. Please be advised that Wells Fargo Home Mortgage does not disburse original documents. However, Wells Fargo Home Mortgage does have a valid loan and lien on this property. I have also enclosed copy of the Security Instrument for your reference.

All inquiries and concerns should be addressed with us as the servicer of your loan. The investor/note holder for this loan is Federal Home Loan Mortgage Corporation, a government agency and their address is:

Freddie Mac
8200 Jones Branch Drive
McLean, VA 22102-3110

Although we are providing this information, the government agency will more than likely refer you back to us to answer any questions about the loan, or the servicing of the loan.

Any documents or requested information not provided in this letter is due to the request being too broad to determine specific information needed, or are considered to be proprietary information of Wells Fargo Home Mortgage and will not be provided at this time without a subpoena. Additional information is available by calling our Subpoena Line at (240) 586-8269.

If you have any additional questions or need clarification regarding the information provided, please contact me directly at (877) 491-0707, extension 65118. I am available to assist you Monday through Friday, 8:30 a.m. to 5:00 p.m., Eastern Standard Time.

Sincerely,

Michael M Halm
Written Customer Contact

Enclosures

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt as this company has a security interest in the property and will only exercise its rights against the property.

WC403/sck/ge123654

EXHIBIT "I"
Page 1 of 1

Together we'll go far

